



This announcement, from your local (UCSF) HR/Benefits Office, is being sent to eligible faculty and staff and is intended to provide you with local resources and events to further assist you in taking appropriate actions during this *Open Enrollment for 2010*.

It all begins **8:00 a.m. October 29th**, and ends at **5:00 p.m. November 24th, 2009**

Open Enrollment (OE) provides an opportunity for eligible faculty and staff to make certain changes to their health (and other) insurance plans.

Check out the *HIGHLIGHTS/OVERVIEW* in your *UC Open Enrollment for 2010 Announcement* sent to your home address. NOTE: this online version includes a correction to the Medicare information.

Submit your Open Enrollment actions early—online only: Go to the *At Your Service* website.

Visit an Open Enrollment Help Desk

Given the up-coming changes regarding the UCSF Medial Group, UCSF Benefits Staff will be facilitating OE Help Desks across the campus and at UCOP during November to address brief questions in person. There will not be an OE Carrier Fair since there are minimal plan changes for 2010.

Help Desk Schedule

DATE	CAMPUS	LOCATION	TIME
10/29/09	Mount Zion	Basement Level, Outside Café	12:00-1:30
11/02/09	Laurel Heights	2nd Floor, Outside the View	12:00-1:30
11/03/09	Harrison Street	1st Floor, Conference Room 129H	12:00-1:30
11/04/09	Oakland, Franklin Building	1st Floor, Foyer	12:00-1:00
11/04/09	Oakland, Kaiser Building	5th Floor, Conference Room 512	1:30-2:30
11/04/09	Parnassus	ACC Breezeway	12:00-1:30
11/06/09	Mission Center Building	1st Floor, Lobby	12:00-1:30
11/09/09	Parnassus	Moffitt Cafe	12:00-1:30
11/09/09	Parnassus	707 Parnassus, Dentistry Lobby	12:00-1:30
11/10/09	SFGH	2nd Floor, Cafeteria, Rear Section	12:00-1:30
11/13/09	Mission Bay	Community Center Lobby	12:00-1:30
11/17/09	Executive Park	1st Floor, Conference Room 150	12:00-1:30
11/18/09	220 Montgomery Street	5th Floor, Board Room	12:00-1:30
11/19/09	China Basin	Lobby 3	12:00-1:30

Things To Do for *Open Enrollment for 2010*:

- ✓ **Make Informed Choices.** . . .
- ✓ **Remember--Flexible Spending Accounts (FSAs) require positive re-enrollment every plan year for continued participation.**
- ✓ **Check this out!** New this year—our local UCSF/UCOP Benefits Open Enrollment blog. This is your chance to interact with the HR/Benefits staff about Open Enrollment-related issues. The blog will launch on 10/29/09 and a link to it will be on the local UCSF HR/Benefits Open Enrollment page.

- ✓ **Keep in mind, YES--changing your UC-sponsored medical plan is an Open Enrollment action. NO--changing your Participating Medical Group (PMG) or Primary Care Physician is not an Open Enrollment action and can be done at any time--contact your medical plan directly (see your plan ID card).**
- ✓ **Get online early--Do the right thing for you and your eligible family members.**
 - When you're ready to submit your changes, go to the OE website!
 - It's extremely important that you follow all online instructions once logged into the OE Action Site,
 - Carefully review and submit your actions, and
 - Follow the online prompts until you obtain your confirmation—if your action has not been confirmed—your action has not been submitted.
 - Your confirmed, online OE actions will become effective January 1, 2010.
- ✓ **Always take a moment to routinely review your earnings statements to ensure that your enrollments and deductions are accurate.**
- ✓ **Find more local resources at our local UCSF HR/Benefits website.**

✓ ✓ ✓ Non-Open Enrollment Announcements & Reminders for 2010 ✓ ✓ ✓

These **Non-Open Enrollment** actions can be submitted at any time of the year. Check online or with your Department Benefits Representative for information, forms, or procedures. Use paper form UPAY 850.

- ◆ **Accidental Death & Dismemberment (AD&D):** No changes in costs or plan design. This plan remains open year-round. Use paper form UPAY 850.
- ◆ **Supplemental Life/Dependent Life Insurance Plans:** These plans are never included during **Open Enrollment**. Premium rates remain unchanged for 2010. Enrollment in these plans is only available when initially eligible for this plan or upon an eligible change in family status, or (enroll/increase coverage at any time if you submit a statement of health (SOH) application that is approved by the carrier—Prudential. For SOH application instructions click here. To decrease/cancel coverage use form UPAY 850. Disability/Life Premium Calculator click here
- ◆ **Supplemental Disability Plan:** This plan is not available during **Open Enrollment**. Premium rates will increase 21% for 2010. You may enroll (or shorten your waiting period) at any time if you submit a "statement of health" (SOH) application that is approved by the carrier—Liberty Mutual. You may lengthen waiting period at any time--use form UPAY 850. For SOH application instructions click here. Disability/Life Premium Calculator click here
- ◆ **UC Retirement Savings Programs: 2010 Maximum Annual Contribution limits remain unchanged:**
 - **457(b) Deferred Compensation Plan:** \$16,500 (or \$22,000 if age 50 (or older) during plan year 2010)
 - **403(b) Tax-deferred Savings Plan:** \$16,500 (or \$22,000 if age 50 (or older) during plan year 2010)
 - These two limits are separate/independent of each other
 - Review your 457(b) and/or 403(b) monthly contribution amounts. You are able to enroll/submit changes to these plans at any time—UC Retirement Savings Programs are never included as an Open Enrollment option. Changes become effective based upon Plan rules and Payroll deadlines. Login online (24/7) at Fidelity (netbenefits.fidelity.com) or call them at 1.866.682.7787 to enroll or submit your changes. To attend a Retirement Readiness Workshop refer to these schedules—click here--at the UCSF HR/Benefits website— *Workshops & Presentations* menu